

# options



## quick start summary 2013 annual benefits enrollment

Welcome to annual benefits enrollment for your County of Los Angeles *Options* benefits program. This year annual benefits enrollment is October 1 through October 31, with your benefits elections taking effect January 1, 2013.

### What's Changing for 2013

#### Premium Rates

County employees will see an increase in their monthly benefit allowance to help offset the increase in monthly premium rates for the medical plans, as well as for the DeltaCare and SafeGuard dental plans. Accidental Death and Dismemberment insurance premium rates will decrease.

You can find the premium rates and monthly benefit allowance for the new plan year on the Personalized Enrollment Worksheet you received along with this summary.

#### Health Care Reform Changes

##### Health Care Spending Account

In 2012, the maximum amount you are allowed to contribute to a Health Care Spending Account is \$400 per month (\$4,800 per year). For 2013, the maximum you can contribute to a Health Care Spending Account is reduced to \$200 per month (\$2,400 per year). The limit you can contribute to a Dependent Care Spending Account remains the same, which is \$400 per month (\$4,800 per year).

##### Summary of Benefits and Coverage

Health Care Reform requires medical plans to provide a Summary of Benefits and Coverage (SBC) to all members. The SBC highlights what your medical plan covers and provides examples of the benefits provided under the plan.

An SBC for the medical plan in which you are currently enrolled will be mailed to you separately.

### Important Points to Consider

These benefits require documentation or may require your attention every year. Read through them to ensure you receive the benefits you want for 2013.

#### Waiving Medical Coverage

- You must complete a waiver.
- Waivers do not roll over and must be renewed every year.
- If you fail to submit a new or updated waiver (or if your waiver is not approved):
  - You will be automatically enrolled in UnitedHealthcare HMO for 2013.
  - You cannot waive your medical coverage until 2014.

#### Coverage for Eligible Family Members\*

Scenario	Required Action
Switching medical plans	Provide Social Security numbers (SSN) for all eligible family members.
Adding an eligible family member	Provide SSN and required documents (birth/adoption/marriage certificate) within 10 calendar days of enrollment.
Adding an eligible adult child under 26	Verify that your adult child is not eligible for coverage under any other employer-sponsored plan (except under a parent's plan), such as a plan from their own job or their spouse's job.
Family member is not eligible for coverage	You must drop coverage when the individual is no longer eligible (such as when you divorce or end a domestic partnership).

*\* Your family member's enrollment is incomplete and pending until you provide an SSN or other necessary documentation. If you do not meet the deadline for SSN or documentation, the pending enrollment will cancel and your family member will not have coverage for 2013.*

#### Health Care and Dependent Care Spending Accounts

- Neither account automatically rolls over.
- You must enroll during annual benefits enrollment if you want to participate in these accounts in 2013.
- The County will contribute up to \$375 a month to your Dependent Care Spending Account (based on your annual income). See page 6 of the Enrollment Highlights Guide for details.

#### Medical Coverage Protection/Long-Term Disability (LTD) Health Insurance

Check your Personalized Enrollment Worksheet and page 5 of the Enrollment Highlights Guide to see if you are eligible to enroll in 100% LTD health insurance.

**Note:** Eligibility to enroll occurs every other year.



This summary is printed on recycled paper to support the County's commitment to the environment.

# easy as 1...2...3 (and 4)

## 1. Decide if you want to enroll or make changes

- Review your enrollment materials and your Personalized Enrollment Worksheet and use the information and tools available at [mylacountybenefits.com](http://mylacountybenefits.com).
- Annual benefits enrollment is your chance to enroll in or change medical and dental plans as well as optional benefits, such as life, medical coverage protection (long-term disability health) and accidental death and dismemberment insurance.
- You must take action (enroll) every year to:
  - Waive medical coverage.
  - Participate in a Health Care and/or Dependent Care Spending Account.
- If you make no changes, all current benefits will continue (at 2013 premium rates) **except** Health Care or Dependent Care Spending Accounts and waiving medical coverage.

## 2. Get ready to enroll

- See if the Social Security number (SSN) requirement applies to you:
    - If you are staying in the same medical plan: An SSN is required for eligible family members you are adding to coverage.
    - If you are changing to a new medical plan: SSNs are required for all family members to be covered.
  - Gather birth certificates and/or marriage certificate for family members you are adding to coverage.
- Note:** Provide all required documentation to the County Benefit Plan Administrator within 10 days of enrollment to guarantee coverage.

## 3. Enroll online or by phone October 1 through October 31, 2012

### Online – [mylacountybenefits.com](http://mylacountybenefits.com)

- Log in using your employee number and PIN (see Personalized Enrollment Worksheet).
- Follow the Enrollment Steps.
- Click the yellow “Confirm My Elections!” button.
- Print your confirmation statement before logging off. If you are unable to print, make sure to write down your confirmation number shown on the “Thank You” page.

### By phone – call 888-822-0487

- Follow the recorded instructions.
- Don’t hang up until you hear “Your benefit elections have been confirmed and recorded,” and have written down your confirmation number.
- If you don’t receive a confirmation statement in the mail within seven (7) days, contact the Benefits Hotline at 213-388-9982.

## 4. Other important information

- Review your 2013 benefits confirmation statement to ensure accuracy.
- You may not change your benefits after October 31, 2012, until the next annual benefits enrollment period. **Note:** Mid-year coverage changes are allowed only for a qualified change in family status (e.g., marriage, birth or adoption) or work situation that affects your benefits.
- Go online to [mylacountybenefits.com](http://mylacountybenefits.com) to find helpful tools such as benefits and enrollment tutorials and spending account calculators.
- **You MUST remove ex-spouses, ex-domestic partners, and other ineligible family members from your medical and dental coverage.** See the *Options Summary Plan Description* for more details on dependent eligibility.
- The County reserves the right to take appropriate action against anyone who knowingly presents a false or fraudulent claim under the Plan, or who otherwise attempts to defraud the Plan, including (but not limited to) termination from participation in the Plan and of employment.
- If you have any questions, contact the Benefits Hotline between 8 a.m. and 4 p.m. (5 p.m. during annual benefits enrollment) at 213-388-9982.